

In re:
Jermaine Julius Smith
Debtor

Case No. 20-10369-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 28, 2023

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2023:

Recip ID	Recipient Name and Address
db	Jermaine Julius Smith, 1010 Ivy Lane, Pottstown, PA 19464-2906
cr	+ Lower Pottsgrove Township and Lower Pottsgrove Tow, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	+ Rushmore Loan Management Services, LLC as servicer, c/o FRIEDMAN VARTOLO, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
14501767	Albert J. Scarafone, Esquire, Hill, Friedland & Scarafone, 1717 Swede Road, Suite 200, Blue Bell, PA 19422-3372
14463215	Freedom Mortgage Corporation, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14454850	Freedom Mortgage Corporation, 10500 Kincaid Drive, Raymond, OH 43067-9764
14552458	+ Freedom Mortgage Corporation, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14478962	+ Lower Pottsgrove Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14478960	+ Lower Pottsgrove Township, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14478961	+ Lower Pottsgrove Township Municipal Authority, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14478964	+ Lower Pottsgrove Township Municipal Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14479721	+ Lower Pottsgrove Township and Lower Pottsgrove Tow, C/O JAMES RANDOLPH WOOD, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Ste. 100, King of Prussia, PA 19406-2726

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 01 2023 00:34:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 01 2023 00:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14460409	+ Email/Text: documentfiling@lciinc.com	Mar 01 2023 00:34:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
14454847	Email/Text: documentfiling@lciinc.com	Mar 01 2023 00:34:00	Comcast, P.O. Box 3006, Southeastern, PA 19398-3006
14454848	Email/PDF: creditonebknofications@resurgent.com	Mar 01 2023 00:39:02	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14473188	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 01 2023 00:34:00	FREEDOM MORTGAGE CORPORATION, et.al., Bankruptcy Department., 10500 KINCAID DRIVE, FISHERS IN 46037-9749
14454849	Email/Text: Bankruptcy@Freedommortgage.com	Mar 01 2023 00:34:00	Freedom Mortgage, P.O. Box 619063, Dallas, TX 75261-9063
14454851	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 01 2023 00:34:00	Internal Revenue Service, Dept. of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
14454852	^ MEBN	Mar 01 2023 00:29:30	KML Law Group, P.C., Suite 5000 BNY Mellon Independ, 701 Market Street, Philadelphia, PA

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Page 2 of 3

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14454853	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 01 2023 00:38:59	19106-1541 LVNV Funding LLC, c/o Resurgent Capital Services, LP, PO Box 1269, Greenville, SC 29602-1269
14468941	Email/PDF: resurgentbknotifications@resurgent.com	Mar 01 2023 00:38:59	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14458934	+ Email/Text: ext_ebn_inbox@navyfederal.org	Mar 01 2023 00:34:00	NAVY FEDERAL CREDIT UNION, PO BOX 3000, MERRIFIELD VA 22119-3000
14454854	Email/Text: ext_ebn_inbox@navyfederal.org	Mar 01 2023 00:34:00	Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100
14454856	Email/Text: bankruptcies@patientfirst.com	Mar 01 2023 00:34:00	Patient First, P.O. Box 758941, Baltimore, MD 21275-8941
14454857	Email/Text: signed.order@pfwattorneys.com	Mar 01 2023 00:34:00	Pressler, Felt & Warshaw, LLP, 400 Horsham Road, Suite 110, Horsham, PA 19044
14474511	+ Email/Text: joey@rmscollect.com	Mar 01 2023 00:34:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
14459101	Email/PDF: resurgentbknotifications@resurgent.com	Mar 01 2023 00:38:59	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14454858	+ Email/Text: joey@rmscollect.com	Mar 01 2023 00:34:00	Receivables Management S, 1807 Huguenot Road Suite 118, Midlothian, VA 23113-5604
14454859	+ Email/Text: bankruptcy@sw-credit.com	Mar 01 2023 00:34:00	Southwest Credit Systems, 4120 International Pkwy, Suite 118, Carrollton, TX 75007-1958
14454860	+ Email/Text: dbogucki@trumark.org	Mar 01 2023 00:34:00	Trumark Financial, 335 Commerce Drive, Fort Washington, PA 19034-2701
14690590	+ Email/Text: flyersprod.inbound@axisai.com	Mar 01 2023 00:34:00	U.S. Bank N.A., not in its individual capacity, but solely as trustee for RMTP Trust,, Series 2021 Cottage-TT-V, c/o: Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, not in its individ
cr	*	Pinnacle Credit Services LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14454855	*	Navy Federal Credit Union, P.O. Box 3100, Merrifield, VA 22119-3100

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2023

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2023 at the address(es) listed below:

Name	Email Address
ALBERT J. SCARAFONE, JR.	on behalf of Debtor Jermaine Julius Smith scarafone@comcast.net ascarafone@gmail.com;r39418@notify.bestcase.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor Lower Pottsgrove Township and Lower Pottsgrove Township Municipal Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com
JASON BRETT SCHWARTZ	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V jschwartz@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LAUREN MOYER	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com
THOMAS SONG	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Certificate of Notice Page 4 of 4
UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:
JERMAINE JULIUS SMITH

Chapter 13

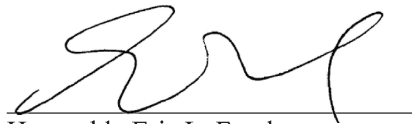
Debtor

Bankruptcy No. 20-10369-ELF

ORDER

AND NOW, this 28th day of February, 2023, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor's plan shall be refunded to the Debtor unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.



Honorable Eric L. Frank
Bankruptcy Judge

Kenneth E. West, Trustee
P.O. Box 40837
Philadelphia, PA 19107

Debtor's Attorney:
ALBERT J SCARAFONE JR ESQUIRE
1717 SWEDE RD
SUITE 200
BLUE BELL, PA 19422-

Debtor:
JERMAINE JULIUS SMITH

1010 IVY LANE
POTTSTOWN, PA 19464-